

# HOW TO APPLY AND REGISTER FOR MERS

---

- First step is to go to <https://mersinc.org/eMembersApplication/Submitter?submit=Apply>
- Once this step gets completed, they will receive an email from MERS along with e-application in a couple of days
- When completing the application, ensure they indicate Flagstar as their warehouse line
- Once the completed application along with other required docs are submitted, it will take approximately 2-6 weeks for turntime until they actually receive their MERS #



## Step. 1

Cannot be yahoo.com, gmail.com, hotmail.com, etc.

### Submitter Information

To begin an online application, please provide your contact information below and click "Continue".

Please note that the email address provided must contain a company domain and cannot be a personal email address. A link to access the online application will be sent to this email address. The link will expire once an application is submitted or after 90 days if an application is not submitted within that timeframe.

First Name	<input type="text"/>
Last Name	<input type="text"/>
Job Title	<input type="text"/>
Email	<input type="text"/>
Phone	<input type="text"/>

I'm not a robot

reCAPTCHA  
Privacy - Terms

*Applicant*

- Broker of Record
- Or
- Owner of Broker Firm

Continue Cancel

Once you complete the Submitter Information in Section 1, a link to access the online application will be sent to the proper recipient on Step 1.

## Step. 2

Proper recipient will receive an email from [mmembership@mersinc.org](mailto:mmembership@mersinc.org) (Link to access the eApplication).

membership@mersinc.org  
to me

2:33 PM (1 minute ago)

**MERS**  
The mortgage industry's utility.

Click here

Thank you for your interest in MERSCORP Holdings, Inc.'s services.

To begin an online application, click [here](#) and you will be directed to MERS® eApplication where you may select the type of application you wish to submit.

You can save your progress at any point during the application process. To resume working on your application, you will need to click on the link provided in this email. The link will remain active until 12/9/2018. Once you submit an application, the link will no longer be active.

*This transmission may contain information that is privileged, confidential and/or exempt from disclosure under applicable laws. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format.*

## Step. 3

Please select the type of application labeled "For Non-MERS® System Members".

**eApplication**  
powered by **MERS**  
The mortgage industry's utility.

Home / Submitter Information

- Corporate Website
- Member Website
- MERS® System Membership FAQs
- Required Documentation for MERS® System Membership
- MERS® System New Member Guides
- How MERS Works
- MERS® System Membership Pricing Schedule
- LEI & HMDA Resources
- LEI Quick Facts
- LEI FAQs
- LEI Application Worksheet
- Membership Questions-Contact Us
- LEI Questions-Contact Us

**MERS® eApplication- Application Selection**  
Please select the type of application you wish to submit from the below options and click "Continue". Application selection varies depending on whether your organization is a current MERS® System Member. If you are not sure whether your organization is a current MERS® System Member, click [here](#) to search our online membership directory.

**For Current MERS® System Members:**

- LEI Registration for MERS® System Members**  
Use this application if you are a current MERS® System member and wish to apply for a Legal Entity Identifier (LEI)
- LEI Renewal/Maintenance for MERS® System Members**  
Use this application if you are a current MERS® System member and wish to renew or update your existing Legal Entity Identifier (LEI)

**For Non-MERS® System Members:**

- MERS® System Membership**  
Use this application to apply for MERS® System membership
- LEI Registration for Non-MERS® System Members**  
Use this application if you are not a current MERS® System member and wish to apply for a Legal Entity Identifier (LEI)
- LEI Renewal/Maintenance for Non-MERS® System Members**  
Use this application if you are not a current MERS® System member and wish to renew or update your existing Legal Entity Identifier (LEI)

Continue Cancel

Select this option

# Step. 4

## Application Form

Please enter all required fields which are highlighted in yellow.

### Applicant Information

Legal Name of Organization ("Applicant")

Entity Type

Place of Incorporation/Organization



Please fill out the applicant company's information.

### Applicant Headquarters Address

Address Line 1

Address Line 2

Address Line 3

Address Line 4

City

State

Zip

Main Phone

Main Fax

Toll Free Number

Website



All highlighted areas in Yellow must be filled in.

Does the Applicant have any d/b/a(s), fictitious names, trade names, or assumed names?

If so, please select checkbox above and enter all names below.



Please indicate if there are any fictitious names or DBA

If requesting a Secondary membership under an existing Member, enter the Primary Member Name and Org ID below.

Primary Member Name

Primary Member Org ID



Please leave this section blank.

## Contact Information

All highlighted in yellow must be completed.


If an individual in your organization is assigned to multiple contact types, use the "Copy" button on the right-hand side of each field to copy/paste contact information.

	First Name	Last Name	Title	Phone	Email	
Integration Contact						
Accounts Billing						copy
Customer Service						copy
Executive Sponsor						copy
Legal						copy
Operational						copy
MERS <sup>®</sup> System Administrator						copy
Quality Assurance						copy
Technical						copy

*Technical contact is required if Applicant intends to use a system interface with the MERS<sup>®</sup> System.*

## Lines of Business

### Line of Business to be Conducted under this Membership

  Originate MERS Loans\*  Provide services to MERS<sup>®</sup> System Members (vendor)  
Specify services to be offered:

Sell MERS Loans\*  Purchase MERS Loans\*  Service MERS Loans\*  Other:


Subservice MERS Loans\*  Interim Funder / Warehouse Lender

Select  
this  
option

\*MERS Loan means a loan for which Mortgage Electronic Registration Systems, Inc. is the mortgagee, beneficiary, or grantee, nominee of the lender, or other secured party.

## Servicers

### For Servicers — Select the amounts below for the most recent 12-month period

 **Annual Production Volume**  Under \$250 Million  \$250 Million - \$1 Billion  > \$1 Billion - \$10 Billion  > \$10 Billion

**Size of Servicing Portfolio**  Under \$2 Billion  \$2 Billion - \$10 Billion  > \$10 Billion - \$50 Billion  > \$50 Billion

Select  
this  
option

Please leave  
this section  
blank.

Servicing System

Subservicer(s)

Mini-correspondents are essentially obtaining their own MERS ID number and NMSI as a sponsoring lender provides the purchase channel along with warehouse line so there does not need to be NMSI name mentioned during the initial set up process.

### Trading Partners

#### Trading Partners: Primary Investors to Which the Applicant Sells MERS Loans

Enter Company Names:  +

Click + to add another partner

Does the Applicant sell loans directly to Fannie Mae, Freddie Mac and/or Ginnie Mae? Yes  No

Warehouse Lender(s)

Select this option



### Loan Origination and Doc Prep System

Loan Origination System

Loan Origination System functionality (check all that apply):

MIN Generation  Registration Interface to MERS<sup>®</sup> System

Doc Prep System(s):



Please leave this section blank.

### Agency Relationships

Fannie Mae Seller/Servicer ID Number:

Freddie Mac Seller/Servicer ID Number:

Ginnie Mae Issuer Number:

### Additional Information

NMLS Lender ID Number:

FDIC Number:

NCUA ID Number:

Questions #1 through #4 must be answered accurately.



If you answer yes to any of the questions below, provide a statement of explanation in the space provide or upload a document.

1. Has the Applicant's lending license(s) ever been subject to censure, consent order or agreed order, or been suspended or revoked, to include any state regulatory actions against the Applicant, or has the Applicant ever been subject to fines levied by the state regulatory agency that issued Applicant's lending license?
2. Has the license of any principal of the Applicant ever been subject to censure, consent order or agreed order, or been suspended or revoked, to include any state regulatory actions against the principal of the Applicant, or has any principal of the Applicant ever been subject to fines levied by the state regulatory agency that issued Applicant's lending license?
3. Has any principal of the Applicant been convicted of a felony that (i) involves the purchase, sale or pledge of a mortgage loan or any interest therein, (ii) arose out of conduct of the business of funding, acquiring, lending on the security of, or servicing mortgage loans (or any related business which is relevant to the provision of services of the MERS<sup>®</sup> System, MERSCORP Holdings, Inc. or Mortgage Electronic Registration Systems, Inc.), or (iii) involves robbery, larceny, embezzlement, fraudulent conversion, forgery or misappropriation of funds or other property, or other dishonest acts?
4. Has any principal of the Applicant ever served as a principal for another MERS<sup>®</sup> System Member? If yes, please list the name(s) of the principal(s) and the Member name(s) and Org ID(s) in the identification of shared principals.

Yes  No

Yes  No

Yes  No

Yes  No

Continue Save Cancel

Rest of questions regarding systems used and unique ID numbers would need to be answered by each mini-correspondent account

## Upon receiving the MERS ID number

A Business Integration Manager at MERSCORP Holdings, Inc. will contact you, as the designated Integration Contact, to schedule your Phase 1 Integration Appointment. During the Phase 1 Integration Appointment, you will be asked to provide information regarding the processes and resources your organization has in place or will establish in order to support your use of the MERS® System. A list of the information that will be requested during the Phase 1 call is provided below.

We encourage you to gather the requested information in advance of your appointment to facilitate successful completion of Phase 1 Integration.

1. Do you intend to originate loans that name Mortgage Electronic Registration Systems, Inc. (“MERS”) as the Mortgagee/Beneficiary/Grantee/Nominee? If so, please be prepared to provide the information requested below. **ANSWER** *NO*
  - Mortgage Identification Number (“MIN”) Generation Source
    - MIN Generated by Member
      - ✓ Loan Origination System
      - ✓ Doc Prep System
    - MIN Generated and Provided by Investor
  - MERS Security Instrument (Mortgage/Deed of Trust/Security Deed) Source
    - MERS Security Instrument Generated and Provided by Investor
    - MERS Security Instrument Generated by Member
      - ✓ Doc Prep Vendor/Law Firm
  - Loan Registration on the MERS® System
    - Registered by Investor
    - Registered by Member
      - ✓ Manual Online Registration
      - ✓ System-to-System Interface
    - Registered by Third-Party Vendor
      - ✓ Name of MERS® System Member that will be performing registration services as your Vendor.
2. Do you intend to service MERS loans? If so, please be prepared to provide the information requested below. **ANSWER** *NO*
  - Handling of Serviced Loans
    - Serviced Internally
      - ✓ Servicing System
    - Using Subservicer
      - ✓ Name(s) of Subservicer(s) and functions that the Subservicer(s) will be performing on your behalf.

*Both question should be answer as “NO”*

1. Are you using a Warehouse Lender?
  - a. If yes, then who?

**ANSWER** Flagstar

2. To which Investor(s) will you sell your MOM loan(s)?

**ANSWER** NMSI, INC

3. Who will generate the Mortgage Identification Number (MIN), your company or is it your Investor?
  - a. If your company, then what is the name of your LOS system?

**ANSWER** N/A, Investor NMSI will generate Mortgage Identification Number (MIN)

4. Who will prepare your Closing Documents, to include, i.e., MERS Security Instrument and MIN, your company or is it your Investor?
  - a. If your company, then what is the name of your Doc Prep system or Fulfillment Service?

**ANSWER** N/A, Investor NMSI will prepare closing documents to include MERS security instrument and MIN

5. Who will register your MERS Loans in the MERS® System, your company or is it your Investor?

**ANSWER** Investor

6. Do you have any loans in your pipeline?

**ANSWER** YES

7. Have you already closed/funded a loan that requires registration in the MERS® System?  
Not previously
  - a. If you have not, when do you estimate closing and disbursing funds for your first loan to be registered in the MERS® System?

**ANSWER** Broker should have an answer based on the proposed volume to NMSI

- THANK YOU -